

Prudential Bank Online & Mobile Privacy Practices Notice

Effective September 12, 2019

Privacy Principles

This Online & Mobile Privacy Practice Notice (“Notice”) applies to the Prudential Bank online interface (i.e., website or mobile application). Prudential Bank (“us”, “we”, or “our”) operates www.psbanker.com (the “Site”). This Notice describes how our site may collect, use and share information from or about you, and explains how information may be collected and used for advertising purposes.

Your privacy is important to us and we value your trust. We protect your information online with the same care we utilize for all Prudential Bank transactions. Our Online & Mobile Privacy Practices strictly abide by the terms of our [Privacy Policy](#).

This Notice applies to relationships established in the United States. Some Prudential Bank affiliates are licensed to do business in foreign jurisdictions. The web sites of those affiliates have separate privacy policies which apply to their customers based upon the laws of the jurisdiction in which the affiliates are established.

Acknowledgement and Acceptance of Terms

Prudential Bank is committed to protecting your privacy. This Notice describes the Prudential Bank Online and Mobile Privacy Practices and applies to anyone who visits our website or uses our mobile applications (“Online Services”). This Notice explains which types of personally identifiable information (PII) we collect on our website and what we do with such information. It should be read in conjunction with the [Internet Terms and Conditions](#). This specifically applies to the general use of the Online Services only. For information on the collection and use of Non-Public Personally Identifiable Information for individuals who obtain financial products or services from Prudential Bank, please view the [Prudential Bank Privacy Policy](#).

Each time you use our Online Services, you are indicating your acknowledgement and consent to the collection, use and disclosure of information about you collected through our Online Services as set forth in this Notice. We may revise this Notice periodically without advance notice. We will let you know of any changes by posting a revised Notice on our website with a new effective date. If you do not accept the terms outlined in this Notice or any revised Notice, please do not use our Online Services.

Collecting and Using Information

Personal Information We Collect Online

Prudential Bank uses tools, such as cookies or clickstream auditing, to gather information for internal uses, such as Web analytics and to personalize your visit. We may collect *Personally Identifiable Information*, such as your name, mailing address, email address or telephone number, when you voluntarily provide it to us through forms on our website, such as online applications. Geolocation data collected from your mobile device when you ask for the location of the nearest ATM is personally identifiable when obtained through Mobile Banking.

We Obtain Personal Information from Others

We may collect personal information from third parties such as Community Lenders and Deluxe. Those sites may have their own privacy policies. It is always a good idea to review a site's privacy policy before entering any personal information on that site. Once you leave our site, our privacy policy is no longer in effect.

Other Information We Collect Online

Other Information is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income, and aggregated and de-identified data.

How We Collect and Use Other Information

We and our third-party service providers may collect and use Other Information in a variety of ways, including:

- **Through your browser or device:** Certain information is collected by most browsers and/or through your device, such as your device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.
- **Using cookies:** Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site. We also utilize cookies for advertising purposes.
- **Action Tags, Web beacons and Other Technologies:** We use third party advertising and media companies to serve ads on our behalf across the Internet and to help manage and optimize our Internet business and communications. Through the use of cookies and Action Tags (commonly referred to as Web beacons or GIF tags), which are inserted in various places within our Website, such third party companies may collect anonymous information about your visits to the Prudential Bank site and your interaction with our ads and content. For instance, they may keep track of how many of our ads you have seen on other websites before visiting our Website. We may include web beacons in email messages or newsletters in order to determine whether messages have been opened and acted upon. In the case of email marketing, we can track specifically which users visited certain pages on the website from an email sent to them. This information is used to understand your browsing behavior and interests so that we can identify your financial needs and provide service and advertising that is tailored to you.

- **Click Stream Auditing:** Click Stream Auditing includes information such as a web surfer's IP address, web pages which have been viewed or acted upon by a web surfer, date and time, domain type, and when a web surfer has responded to an advertisement. We may occasionally combine this information with individual information on an aggregate level to determine the effectiveness of our advertising.
- **Behavioral Targeting:** The third-party companies we use for online tracking have a network of advertising companies and may share anonymous information about your visits to psbanker.com and other websites with us. This information may be used in order to provide ads related to goods and services which would be relevant to you, based on your browsing on psbanker.com. From time to time, we may also share anonymous information with such third-party companies in an aggregate form, for purposes of analysis and improvement of our Website.
- **Geolocation Data:** Prudential Bank does not access location data stored on your mobile device without your permission. Some features, such as our Finder application which locates the nearest Prudential Bank financial center or ATM and shows the best route to get there, will not fully function unless you have enabled access to your location data. You may be able to set your device to block access to location data stored on your device; refer to the user guide for your device.
- **IP Address:** Your IP address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP addresses is standard practice on the internet and is done automatically by many web sites. We use IP addresses for purposes such as calculating Site usage levels, helping diagnose server problems, to personalize/tailor your experience while engaging with us online and offline, for compliance and security purposes, for advertising, and administering the Site.
- **Aggregated and De-identified Data:** Aggregated and De-identified Data is data that we may create or compile from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account holders, may be used for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

Cookies

A cookie is a small text file containing a string of characters sent to your computer or device when you visit a website. When you visit the website again, the cookie allows that site to recognize your browser. Cookies may be used for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services.

Prudential Bank does not store confidential or sensitive personal information in cookies. Cookies cannot be used to capture your email address, obtain data from your hard drive or gain confidential or sensitive information about you. Additionally, cookies cannot be read by a Web site other than the one that set the cookie. Some Websites, however, use cookies to obtain information from your browser. By default, most web browsers accept cookies automatically.

You have the option to accept or decline cookies during Internet use. You can set your browser to notify you before accepting a cookie so that you can control whether you accept or reject a cookie. You will need to manage your cookie settings for each device and browser you use. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. Keep in mind, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, without cookies we will not be able to recognize your device as a returning user and you will need to answer security questions each time you log in to Online Banking.

Visit the [Federal Trade Commission](#) to learn more about how to limit tracking and online advertising through controlling cookies and other tracking technology that is attached to your browser.

Online Behavioral Advertising and Google Analytics Advertising Features

Prudential Bank advertises online (through our bank-branded social media pages, and on other sites and mobile apps not affiliated with Prudential Bank). We use Google AdWords Remarketing and Google Analytics Demographics and Interest Reporting to advertise Prudential Bank across the Internet, particularly on the Google Display Network. If you do not wish to see ads from Prudential Bank, you can opt out by visiting [Google's Ads Settings](#).

Google Analytics

We use Google Analytics to analyze trends, administer the site, track user movement, and to gather broad demographic information, along with third-party audience data (such as age, gender, and interests) for aggregate use for reporting purposes. This information is used to make improvements to our websites and to monitor the effectiveness of website changes.

Some common types of information collected include, but are not limited to, your internet protocol (IP) address; the browser type you're using; the pages you view on the website; the type of device used to access our websites and mobile apps; the items you click within the website; the state or country from which you access the website; the date and time of your visit; the name of your internet service provider; and certain demographic information Google makes available such as age, gender along with the interests they express in their online browsing and purchasing activities.

This data collection provides a statistical summary that cannot be tracked back to a specific individual. For example, we can view the number of visitors to our site who use a certain type of Internet browser, but we are not able to determine which browser a specific visitor uses. Please keep in mind this statement refers to general website usage, and not for instance, Prudential Bank Online Banking Service. In instances of the use of our products and services, we may use personally identifiable information (PII) in order to better serve you and provide product support. See the bank's [Privacy Policy](#) for more information.

Although the analytics tools plant a persistent cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. By accessing our Online Services, you are allowing this information to be available to Google. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the [Google Analytics Terms of Use](#) and the [Google Privacy Policy](#). You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser.

Google AdWords

AdWords Remarketing will show you ads based on your past interactions with Prudential Bank website by placing a cookie in your browser. This cookie does not in any way provide us with identifying information such as name, account numbers, social security numbers, or addresses nor does it give us access to your computer or mobile device. This cookie is used to indicate to other websites that you visited a page and would be responsive to ads relating to that page.

Social Media

Prudential Bank maintains information on social media sites like Facebook, Instagram, Twitter, LinkedIn and YouTube. When you post information on Prudential Bank social media pages it will be subject to the privacy and security conditions of the social media site. When you log into Prudential Bank owned social media properties, we collect information about your activities on those properties. The information we review includes whether you visited or commented on a blog or provided a rating.

Prudential Bank mobile applications are not socially enabled and do not allow you to connect to and share information with a community of other users, such as Facebook, Instagram or Twitter, LinkedIn or the general public, such as YouTube.

Information Use

Personal information that we collect about you is used to provide you with optimal online experiences with us. We use it to help determine your financial interests and needs in order to recommend relevant products and services. We use personal information about you to qualify you for products and services that you request, to process your transactions, authenticate your identity, prevent fraud, and to keep your information and financial transactions secure. Your personal information is strictly used in accordance with applicable laws, and the bank's [Privacy Policy](#).

Information Sharing

Prudential Bank shares your personal information among its affiliates in order to provide you with our full range of financial products and services in accordance with the terms described in our [Privacy Policy](#). We may share personal information when required by law or a subpoena or court order. We may also share personal information when we suspect fraud or for risk management purposes. Please see Prudential Banks [Privacy Policy](#) for more information on how Personal Information may be shared.

Joint Marketing

Joint marketing enables financial institutions to legitimately share customer information with another financial institution under a marketing arrangement to sell financial products and services. This practice is described in Prudential Bank's [Privacy Policy](#).

Access

Prudential Bank does not maintain a process which allows visitors to review and request changes to any of his or her personally identifiable information, including information that is collected using cookies or other tracking devices. If you believe that Prudential Bank records contain any incorrect information about you, please [contact us](#) using the customer service contact information provided on your bank statements, or other communications from us pertaining to the products and services you use. You may also contact your local [Financial Center](#).

Retention and Destruction

Prudential Bank retains personally identifiable information for as long as necessary to provide the products and services for which the information was collected, to process and maintain a record of transactions, for legal processes or to satisfy government retention requirements. When the retention period expires, Prudential Bank destroys data that was maintained in any form in a manner that renders it completely unusable and incapable of restoration.

Third-Party Vendors and Links to Other Websites

We may place links to other websites or third-party vendors on our websites and social media pages. Prudential Bank has no control over any other website and is not responsible for the content on any sites other than our own. Users assume all responsibility when they go to other sites via the links on our websites and social media pages, and they accept the individual privacy policies of those sites or third-party vendors.

Protecting children's privacy online

The Children's Online Privacy Protection Act (COPPA), as set forth by The Federal Trade Commission, prohibits unfair or deceptive acts or practices in connection with the collection, use, and/or disclosure of personal information from and about children on the Internet. Prudential Bank does not intentionally collect personal information from children under age 13 on any of our websites without prior consent from their parents or legal guardians. To learn more about COPPA, please visit <https://www.ftc.gov/tips-advice/business-center/privacy-and-security/children%27s-privacy>.

If you have questions regarding Prudential Bank's Online and Mobile Privacy Practices, please contact us at customerservice@prudentialbanker.com.